AMENDMENTS TO THE CLAIMS

1.   (Currently Amended)   A method for performing a transaction between a legal entity A who has an approval to perform such transaction, and a legal entity B over a network, the transaction being initiated by the legal entity A,

comprising the steps of:

the legal entity A, associating the transaction with a digital verification insignia to verify the approval to the legal entity B,

the verification insignia being a unique transitory insignia valid for a single transaction and valid only for a prespecified time a time long enough to complete a transaction provided to the legal entity A by a legal entity C who thereby guarantees that the legal entity A has the approval,

providing the unique transitory insignia to the legal entity A by the legal entity C for said single transaction shortly before said transaction being conditioned by the legal entity A providing to the legal entity C a secret identification code confirming the identity of the legal entity A to the legal entity C,

the legal entity B validating through legal entity C the unique transitory insignia, and upon positive validation, and only then, accepts the transactions, and

the legal entity C invalidating substantially immediately after the validation the transitory unique insignia upon completion of the transaction.

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2.   (Original) A method according to claim 1, wherein the validation is guaranteed by the legal entity C and wherein the legal entity C upon the guaranteeing invalidates the unique transitory insignia.

3.   (Previously Presented) A method according to claim 1, wherein a first timestamp is recorded by the legal entity C, the first timestamp comprising the date and time of the provision of the unique transitory insignia to the legal entity A by the legal entity C.

4. (Previously Presented) A method according to claim 3, wherein a second timestamp is recorded by the legal entity A, the second timestamp comprising the date and time when the legal entity A, to verify the approval to the legal entity B, associates the transaction with a verification insignia.

5. (Previously Presented) A method according to claim 4, wherein the unique transitory insignia comprises the first timestamp and/or the second timestamp.

6. (Currently Amended) A method according to claim ~~2~~3, wherein the transitory unique insignia is invalidated by the legal entity C ~~substantially immediately~~ after a prespecified time $\underline{T}$ counted from the time recorded in the timestamp.

7. (Currently Amended) A method according to claim 6, wherein the prespecified time ~~is between 10 millisecond and 5 minutes~~$\underline{T}$ equals a transmission time of the unique transitory

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insignia from legal entity C to legal entity A plus a processing and maximum handling time at legal entity A, plus a transmission time of the unique transitory insignia from legal entity A to legal entity B, plus a processing time at legal entity B, plus a transmission time of the unique transitory insignia from legal entity B to legal entity C plus a processing time at the legal entity C.

8.   (Previously Presented)   A method according to claim 1, wherein at least one of the following events is recorded by the legal entity C:

the provision of the unique transitory insignia,

the association of the transaction with the verification insignia,

the verifying of the correctness of the unique transitory insignia, and

the time when the transitory unique insignia is being invalidated.

9.   (Previously Presented)   A method according to claim 1, wherein the public network is the internet or any other public, semi-public, private or semi-private network.

10.   (Previously Presented)   A method according to claim 9, wherein the network uses a wireless application protocol.

11.   (Previously Presented)   A method according to claim 1, wherein the verification insignia is a provided to the legal entity A by the legal entity C over the Internet through a secure communication channel protected by the secret identification code.

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12. (Previously Presented) A method according to claim 1, wherein the unique transitory insignia has a unique identification number.

13. (Previously Presented) A method according to claim 1, wherein the unique identification number is associated with a financial agreement between the legal entity A and a trusted partner of the legal entity C.

14. (Original) A method according to claim 13, wherein the financial agreement comprises the trusted partner of the legal entity C providing the legal partner A with a payment card.

15. (Previously Presented) A method according to claim 13, wherein the unique identification number comprises at least a first and a second identification component, the first identification component identifying the financial agreement and the second identification component identifying the legal entity C.

16. (Original) A method according to claim 15, wherein the second identification component is assigned to the legal entity C by a registration authority agreed between the legal entity C and a number of trusted partners of the legal entity C.

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17. (Previously Presented) A method according claim 15, wherein there is an interdependency between the financial agreement and a disbursement account.

18. (Previously Presented) A method according to claim 1, wherein the legal entity C is requested a payment entity B, the request being associated with the unique transitory insignia.

19. (Previously Presented) A method according to claim 17, wherein the payment is withdrawn from the disbursement account.

20. (Previously Presented) A method according to claim 14, wherein the unique number is selected in accordance with a unique number of the payment card.

21. (Previously Presented) A method according to claim 14, wherein the unique number is selected in accordance with a unique issuer identification number of the legal entity C or in accordance with unique identification number of trusted partner(s) of the legal entity C.

22. (Previously Presented) A method according to any of claim 12, wherein the unique identification number is selected from a pool of numbers agreed between the legal entity C and the trusted partners of the legal entity C, and wherein the number is released after the transitory unique insignia has been invalidated.

23. (Previously Presented) A method according to claim 1, wherein the unique transitory insignia is comprised in a digital code.

24. (Original) A method according to claim 23, wherein the digital code is generated in a cellular phone, by means of a digital device provided by the legal entity C.

25. (Previously Presented) A method according to claim 23, wherein the digital code is encrypted.

26. (Previously Presented) The method according to claim 6, wherein the prespecified time is between 30 seconds and 4 minutes.

27. (Previously Presented) The method according to claim 6, wherein in the prespecified time is 2 minutes.

28. (Currently Amended) A method for securing an electronic transaction, comprising the steps of:

providing a computer based system for transmission of a transaction between a legal entity A who has an approval to perform a transaction and a legal entity B over an electronic communication network, the transaction being initiated by legal entity A;

legal entity A associating the transaction with a verification insignia to verify the approval to legal entity B, the verification insignia being a unique transitory insignia valid for a

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single transaction and valid only for a <u>prespecified time</u> ~~sufficient time~~ to complete the transaction, the verification insignia including a unique digital code and optionally one or more of (1) a unique identification code which identifies the agreement between legal entity A and legal entity C, and (2) a time stamp identifying the exact date and time when the unique transitory insignia is assigned and transmitted by legal entity C to legal entity A;

providing the transitory insignia by legal entity C, who thereby guarantees that legal entity A has the approval, conditioned by legal entity A providing to legal entity C a secret identification code confirming the identity of legal entity A to legal entity C;

starting a timer when assigning the unique transitory insignia, legal entity C or a trusted partner of legal entity C transmitting the unique transitory insignia to legal entity A through a secure communication channel;

legal entity B validating through legal entity C the unique transitory insignia and upon positive validation and only then accepting the transaction; and

legal entity C invalidating the unique transitory insignia <u>upon completion of the transaction</u> ~~immediately after the validation~~;

so that the receiver of the transaction has the possibility to verify on-line, the sender's legal rights to perform such a transaction ~~and the inherent action/capability/obligations contained in the transaction~~.

29.   (Currently Amended)   The method according to claim 28, wherein the unique transitory insignia is invalidated ~~immediately~~ by legal entity C when the unique transitory insignia is presented for validation or after a system dependent and prespecified time limit T as

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counted by the timer without the unique transitory insignia has been presented for legal entity C

for validation.

30. (Currently Amended) A method for performing a transaction between a legal entity

A who has an approval to perform such transaction, and a legal entity B over a network, the

transaction being initiated by the legal entity A,

comprising the steps of:

the legal entity A, associating the transaction with a digital verification insignia to verify

the approval to the legal entity B,

the verification insignia being a unique transitory insignia valid for a single transaction

and valid only for a prespecified time ~~time long enough~~ to complete a transaction provided to the

legal entity A by a legal entity C who thereby guarantees that the legal entity A has the approval,

providing the unique transitory insignia to the legal entity A by the legal entity C for said

single transaction ~~shortly~~ before said transaction being conditioned by the legal entity A

providing to the legal entity C a secret identification code confirming the identity of the legal

entity A to the legal entity C, the provision of the unique transitory insignia being transmitted

through a different secure communication channel than the provision of the secret identification

code,

the legal entity B validating through legal entity C the unique transitory insignia, and

upon positive validation, and only then, accepts the transactions, and

the legal entity C invalidating ~~substantially immediately after the validation~~ the transitory

unique insignia upon completion of the transaction.

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31. (Currently Amended) A method for securing an electronic transaction, comprising the steps of:

providing a computer based system for transmission of a transaction between a legal entity A who has an approval to perform a transaction and a legal entity B over an electronic communication network, the transaction being initiated by legal entity A;

legal entity A associating the transaction with a verification insignia to verify the approval to legal entity B, the verification insignia being a unique transitory insignia valid for a single transaction and valid only for a prespecified time ~~sufficient time~~ to complete the transaction, the verification insignia including a unique digital code and optionally one or more of (1) a unique identification code which identifies the agreement between legal entity A and legal entity C, and (2) a time stamp identifying the exact date and time when the unique transitory insignia is assigned and transmitted by legal entity C to legal entity A;

providing the transitory insignia by legal entity C, who thereby guarantees that legal entity A has the approval, conditioned by legal entity A providing to legal entity C a secret identification code confirming the identity of legal entity A to legal entity C, the provision of the unique transitory insignia being transmitted through a different secure communication channel than the provision of the secret identification code;

starting a timer when assigning the unique transitory insignia, legal entity C or a trusted partner of legal entity C transmitting the unique transitory insignia to legal entity A through a secure communication channel;

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legal entity B validating through legal entity C the unique transitory

insignia and upon positive validation and only then accepting the transaction;

and

legal entity C invalidating the unique transitory insignia ~~immediately~~ after

the validation;

so that the receiver of the transaction has the possibility to verify on-line, the sender's

legal rights to perform such a transaction ~~and the inherent action/capability/obligations contained~~

~~in the transaction.~~